

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: KEONA J OWENS

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Case No.: 09-10457

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/17/2009.
- 6) Number of months from filing to the last payment: 2
- 7) Number of months case was pending: 6
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,647.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 320.77
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 320.77

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 297.67
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 23.10
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 320.77

Attorney fees paid and disclosed by debtor \$ 176.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA	OTHER	NA	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	2,054.00	2,054.51	2,054.51	.00	.00
DEPT STORES NATL BK/	UNSECURED	724.00	724.00	724.00	.00	.00
BANK OF AMERICA	SECURED	160,983.00	156,580.60	.00	.00	.00
BANK OF AMERICA	SECURED	NA	38,350.14	38,550.14	.00	.00
BANK OF AMERICA	UNSECURED	85,983.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	1,110.41	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,080.00	NA	NA	.00	.00
AT&T	UNSECURED	572.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	613.00	613.18	613.18	.00	.00
PREMIER BANK CARD	UNSECURED	487.00	487.05	487.05	.00	.00
DISH NETWORK	UNSECURED	88.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	330.00	NA	NA	.00	.00
SPRINT	UNSECURED	58.00	NA	NA	.00	.00
LOWES	UNSECURED	2,100.00	NA	NA	.00	.00
GE CAPITAL THE GAP	UNSECURED	654.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	8.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	682.00	NA	NA	.00	.00
PATELCO CREDIT UNION	UNSECURED	13,120.00	NA	NA	.00	.00
PATELCO CREDIT UNION	UNSECURED	3,845.00	NA	NA	.00	.00
PATELCO CREDIT UNION	UNSECURED	13,120.00	NA	NA	.00	.00
SPRINT	UNSECURED	512.00	NA	NA	.00	.00
BANK OF AMERICA	OTHER	.00	NA	NA	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ISAC	UNSECURED	.00	37,698.58	37,698.58	.00	.00
BROTHER LOAN & FINAN	UNSECURED	NA	706.50	706.50	.00	.00
PATELCO CU	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	38,550.14	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	38,550.14	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	42,283.82	.00	.00

Disbursements:

Expenses of Administration	\$ 320.77
Disbursements to Creditors	\$.00

TOTAL DISBURSEMENTS: \$ 320.77

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/22/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.